

UNITED STATES BANKRUPTCY COURT
UNITED STATES BANKRUPTCY COURT DISTRICT OF NEBRASKA

In re Sheri Michelle Johnson ;
Debtor

Case No. 14-41806

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement our proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.

Court claim no. (if known):

Last four digits of any number
you use to identify the debtor's
account: XXXX7624

Date of payment change:
Must be at least 21 days after date of 05/01/2015
this notice

New total payment:
Principal, interest, and escrow, if any \$ 1,044.61

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$

New escrow payment: \$

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 2.0000 %

New interest rate: 3.0000%

Current principal and interest payment: \$ 530.63

New principal and interest payment: \$ 587.75

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x 
Signature

Date March 31 2015

Print:


Andrew Goldberg
First Name Middle Name Last Name

Title Authorized Agent

Company Rosicki, Rosicki & Associates, P.C.

Address 51 E. Bethpage Road
Number Street
Plainview NY 11803
City State ZIP Code

Contact phone (516) 741-2585

Email agoldberg@rosicki.com
lsinger@rosicki.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change has been served via Electronic Case Filing on the following parties:

Francis X. Skrupa, Esq.

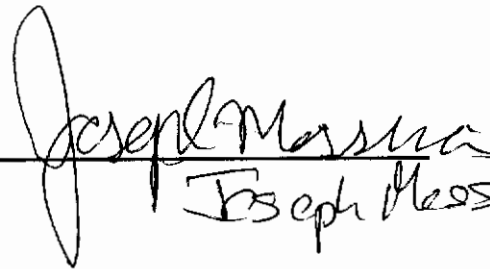
Kathleen Laughlin, Esq.

U.S. Trustee

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change has been served via first class mail on the following parties:

Sheri Michelle Johnson
4420 S. 57th St.
Lincoln, NE 68516

April 2 2015

( _____
Joseph Messina

seterusTM
PO Box 2008; Grand Rapids, MI 49501-2008

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.

Physical Address
14523 SW Millikan Way; Suite 200; Beaverton, OR 97005

Payments
PO Box 11790; Newark, NJ 07101-4790

Correspondence
PO Box 2008; Grand Rapids, MI 49501-2008

Phone 866.570.5277
Fax 866.578.5277
www.seterus.com

L052AC.1

JOHNSON, SHERI M
JOHNSON, BRAD D
C/O FRANCIS X SKRUPA
11711 ARBOR ST STE 100
OMAHA, NE 68144

October 28, 2014

Serviced by Seterus, Inc.

Dear JOHNSON, SHERI M and JOHNSON, BRAD D:

Changes to Your Mortgage Interest Rate on May 01, 2015

Under the terms of your stepped rate mortgage, you had a 60 month period during which your interest rate stayed the same. That period ends on May 01, 2015, so on that date your interest rate may change. Any change in your interest rate may also change your mortgage payment on May 01, 2015. After that your interest rate will change to the fixed rates provided by your loan documents on the following dates:

| Rate Change Date | Interest Rate | Payment Change Date | Payment Amount |
|------------------|---------------|---------------------|----------------|
| 04/01/15 | 3.00000% | 05/01/15 | \$587.75 |
| 04/01/16 | 4.00000% | 05/01/16 | \$645.88 |
| 04/01/17 | 5.00000% | 05/01/17 | \$704.64 |

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

JOHNSON, SHERI M
JOHNSON, BRAD D
October 28, 2014
[REDACTED]

| | Current Rate and Monthly Payment | New Rate and Monthly Payment |
|---------------------------------------|-------------------------------------|------------------------------------------------|
| Interest Rate | 2.00000% | 3.00000% |
| Principal Payment | \$335.80 | \$300.56 |
| Interest Payment | \$194.83 | \$287.19 |
| Total Principal and Interest Payment* | \$530.63 | \$587.75 |
| Escrow (Taxes and Insurance) Payment | \$449.12 | \$456.86 |
| Total Monthly Payment | \$979.75 | \$1,044.61 (due May 01, 2015) |

* The interest payment stated on this notice is based on the unpaid principal balance at the time this notice was generated. The principal payment amount and interest payment allocation will vary throughout the life of your loan.

Interest Rate: Your interest rate is set forth in your loan documents.

Rate Limits: Your rate cannot go higher than 5.00000% over the life of the loan. Seterus does not collect carryover interest.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the interest rate prescribed changes set forth in your loan documents.

Prepayment Penalty: None. Seterus currently does not impose a prepayment penalty on any loan; however, this policy is subject to change. In the event that this policy changes, future billing statements will be updated accordingly.

If You Anticipate Problems Making Your Payments:

- Contact Seterus at 866.570.5277 as soon as possible.
- If you seek an alternative to the upcoming changes to your interest rate and payment, the following options **may** be possible (most are subject to servicer approval):
 - Refinance your loan with the lender of your choice;
 - Sell your home and use the proceeds to pay off your loan;
 - Modify your loan terms with us;
 - Payment forbearance temporarily gives you time to pay your monthly payment.
- If you would like contact information for the counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800.569.4287 or visit www.hud.gov. If you would like contact information for a state housing finance agency, contact the U.S. Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov/mortgagehelp.

JOHNSON, SHERI M
JOHNSON, BRAD D
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[REDACTED]

- You can also inquire about the Making Home Affordable (MHA) program by contacting the Homeowner's HOPE™ Hotline at 888.995.HOPE (4673). Information regarding the availability of additional educational resources can be found at Fannie Mae's Know Your Options™ website at www.knowyouroptions.com.

If you have any questions, please contact Cindy Branson, Team Lead, at 866.570.5277.

Sincerely,

Seterus, Inc.